WORKERS' COMPENSATION SPECIALTY SERVICES



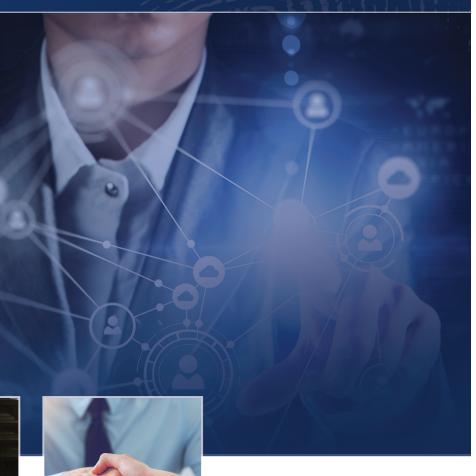






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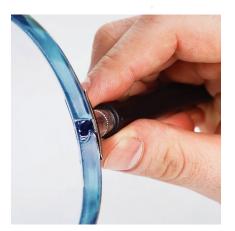






INVESTIGATING OUTSIDE THE BOX

AT ICORP INVESTIGATIONS, WE BEGIN EACH INVESTIGATION ASSIGNMENT WITH DIRECT COMMUNICATIONS WITH THE CLAIMS HANDLER TO DEVELOP A PRECISE STRATEGY IN ORDER TO ACHIEVE THE OVERALL OBJECTIVES. OUR INVESTIGATORS WILL ESTABLISH A DETAILED AND THOROUGH ACTION PLAN THAT WILL ENSURE ALL ASPECTS OF YOUR INVESTIGATIVE NEEDS ARE MET. THE PARTNERSHIP WITH OUR CLIENTS ASSISTS THE CLAIMS HANDLER IN MAKING AN INFORMED DECISION NECESSARY FOR A POSITIVE AND COST EFFICIENT OUTCOME.

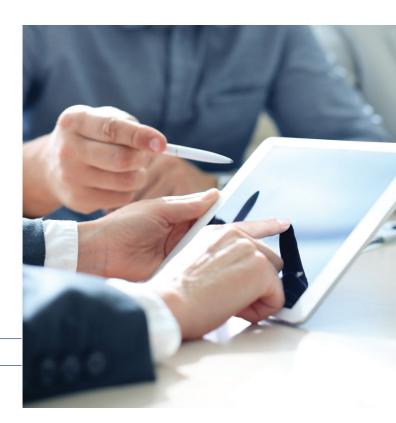


Our highly experienced investigative team is trained to think "outside of the box". The investigators are educated in all areas of the claims process to include the obvious and the hidden areas sometimes overlooked. We implement a fact based, evidentiary strategy to investigate all your claims. Our team utilizes innovative technology and instinct to produce the highest quality investigation and all investigations are completed within statutory compliance and any applicable laws.

ICORP Investigations is committed to fully servicing our clients with all their investigative needs. We exclusively employ direct and highly experienced investigators that specialize in Worker's Compensation; however, they are also crossed trained in multilines to aid in their investigations.

INVESTIGATIVE TASKS INCLUDE BUT ARE NOT LIMITED TO: SPECIFIC AREAS COVERED IN WORKERS' COMP **INVESTIGATIONS INCLUDE BUT ARE NOT LIMITED TO:**

- > Compensability Investigations
- > Alive and Well Checks
- > No Contact Activity Checks
- Confidential Neighborhood Canvass
- > Scene Investigations with Measurements and Diagrams
- > Recorded, Non-Recorded and Written Statements
- > Evidence Procurement to include onsite video
- > Secure Police, OSHA, IME/CME and Medical Examiner Reports
- > Records research and retrieval
- > Medical Records Procurement
- > Witness Identification, Locate and Vetting
- > Third Party, Subrogation, Co-Defendant and Tender Potential
- > Obtain and secure evidence pertinent to Third Party Recovery
- > Fraud Investigations to include referrals to NICB
- > Strategic analysis for referrals to Department of Insurance
- > Comprehensive Background Research to include Criminal and Civil
- > Social Media Research and Monitoring
- > Surveillance
- > Settlement Negotiations
- > MSA and Structure Education
- > Hearing Attendance
- > Mediation Negotiations by Licensed Adjuster (where applicable)
- > Trial Monitoring
- > Training & Education



- > Determining Jurisdiction
- > AOE/COE Causal Relation Course and Scope
- > Injured Worker Profile Demographics Sources of income to include concurrent employment Medical Benefits – Personal Health, Medicare, SSI, SSDI
- > Prior Claims History WC, GL, Auto, Sports or Home injuries
- > Apportionment Identify pre-existing injuries to same body part
- > Employment Profile Date of hire Employment status Job description Wages & fringe benefits Concurrent employment
- > Medical Profile Providers
- Diagnosis
- Treatment Plan
- Medications
- Co-Morbid factors
- **Disability/Restrictions**
- Return to work status
- Retraining potential Drug/ETOH screen
- > Maintain Direct Deal with Injured Worker
- > Work in Conjunction with Plaintiff Counsel for Statements, Statutory Documents etc.

SURVEILLANCE

- > Real time video at injured worker's residence
- > Real time video at medical appointments
- > Real time video at personal outings and events
- > Verbal mid-day updates
- > Electronic final day updates
- > Thorough investigative report with findings and still photos
- > Experienced investigators prepared for litigation testimony